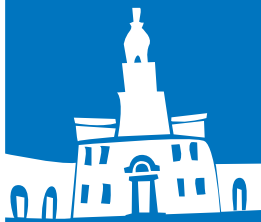




GEORGIA'S HOUSING SOURCE

THE DEPARTMENT OF COMMUNITY AFFAIRS

*A comprehensive guide to the Department
of Community Affairs' housing programs
and resources for the state of Georgia.*



JUNE 2008

USING THIS GUIDE

Affordable, quality housing builds strong communities, a strong economy, and provides the cornerstone of family life. As the state housing agency, the Department of Community Affairs works to ensure that Georgians have the housing they need. DCA is responsible for financing affordable housing development, setting building standards, and reviewing local plans. DCA also provides financial help to tenants and homeownership education and financing for home buyers. Programs that help finance emergency shelter and services, neighborhood revitalization, and programs for citizens with special needs are also the responsibility of DCA. Because of the diversity of housing programs within the Department, this publication is intended to be a guidebook. It provides a brief overview of all DCA's housing related programs and contact information for the office responsible for that program. Because program availability, selection criteria and application procedures will change from time to time, interested individuals are strongly encouraged to visit our web site at www.dca.state.ga.us to get up-to-date, detailed information on the state's housing programs.

Look For These:

The housing programs listed in this guide include a description and contact information for each. Next to each program title, you will find icons representing corresponding information for each program. The description of each icon is listed below.



Administration of State/Federal Requirement

DCA administration of a state or federal law or regulation



Funding Available

Loan or grant program



Technical Assistance or Other Services

A program that offers assistance that does not include monetary assistance



Individuals Meeting Program Requirements

Persons meeting the program requirements may apply for program funding (loan or grant as applicable)



Local Government

Local governmental organizations such as cities, counties, or housing authorities (depending on program requirements) may apply for program funding



Business

Private, for-profit businesses meeting program requirements may apply for program funding (loan, grant, or tax credit as applicable)



Nonprofit Organization

Not-for-profit organizations meeting program requirements may apply for program funding (loan, grant, or tax credit as applicable)

TABLE OF CONTENTS

LAND USE AND CONSTRUCTION CODES.....	2 - 3
Planning and Quality Growth	
Construction Codes	
Industrialized Buildings Program	
LOCAL GOVERNMENT PROGRAMS	3 - 4
Community Development Block Grant Program	
Community HOME Investment Program	
Georgia Initiative for Community Housing	
HOMEOWNERSHIP	4 - 5
Home Buyer Education	
Georgia Dream Homeownership Program	
Georgia Dream Single Family Development Program	
RENTAL HOUSING	5 - 7
Bond Allocation Program	
HOME Rental Housing Loan Program	
Housing Tax Credit Program	
Housing Choice Voucher Program	
Landlord Tenant Hotline and Handbook	
GeorgiaHousingSearch.org	
NONPROFIT HOUSING DEVELOPMENT.....	7 - 8
CHDO Qualification	
CHDO Operating Assistance Program	
HOME CHDO Predevelopment Loan Program	
SPECIAL NEEDS AND EMERGENCY SHELTERS	8 - 10
Emergency Shelter Grant Program	
Home Access	
Housing Opportunities for Persons with AIDS	
Permanent Supportive Housing Program	
Shelter Plus Care Program	

Planning and Quality Growth



All local governments prepare a comprehensive plan to guide their future growth. These plans have an important impact on the type and affordability of housing available within a community. The Office of Planning and Quality Growth offers a variety of assistance, on-line tools, data and maps, as well as quality growth tools and best practices, to help local governments develop these comprehensive plans, implement their plans, manage growth, and improve local quality of life. These are available at www.georgiaplanning.com and www.georgiaqualitygrowth.com.

For more information, please contact Office of Planning and Quality Growth at 404-679-5279 or by email at Planning.QualityGrowth@dca.state.ga.us

Construction Codes



Construction codes set the basic rules for construction in Georgia in 10 minimum standard codes. A committee of outside experts reviews the model codes and recommends adoption and/or modifications to DCA's Board, which then adopts them for the State. Georgia state law specifies that 8 of the 10 codes are mandatory. The mandatory codes cover areas such as electrical, mechanical, gas, plumbing, energy conservation, and fire prevention. These codes apply to all construction whether or not the codes are enforced by the city or county. The remaining 2 codes are permissive codes. They are applicable only if a local government chooses to adopt and enforce them. The permissive codes include topics such as property maintenance and existing buildings.

Contact: Construction Codes and Industrialized Buildings Section at 404-679-3118 or by email at codes@dca.state.ga.us

Industrialized Buildings Program



Industrialized buildings are houses and commercial buildings that are mass-produced in factories and then transported to building sites to be installed on a site-built foundation. Because many components of these buildings are already enclosed in the buildings' walls when they reach the building sites, local building officials cannot inspect them. The Industrialized Buildings Program provides for the inspection of these factory-built units to ensure that they meet the state's construction standards regardless of where they are built. The manufacturers must obtain DCA's approval for their manufacturing systems and quality control procedures. DCA then contracts with independent engineers and construction experts to inspect these systems and procedures, and to inspect the industrialized buildings during manufacture. Manufactured

homes (sometimes called mobile homes) are not covered by this program. They are regulated by the U.S. Department of Housing and Urban Development and the Georgia Safety Fire Commissioner.

Contact: Construction Codes and Industrialized Buildings Section at 404-679-3118 or by email at IB@dca.state.ga.us

Community Development Block Grant Program



The Community Development Block Grant (CDBG) program provides federal funds for housing improvement, local infrastructure such as water and sewer lines, economic development projects, and community facilities such as health centers and Head Start centers. Projects funded under this program must largely benefit low- and moderate- income persons. Only cities and counties in Georgia that do not receive CDBG funds directly from the U.S. Department of Housing and Urban Development may apply for these grants from DCA. Grants are awarded through a competitive process one time each year. Local matching funds may be required, depending on the grant amount.

Contact: Office of Community Development at 404-679-3168 or by email at CDBG@dca.state.ga.us

Community HOME Investment Program



The Community HOME Investment Program (CHIP) makes federal HOME funds available to local governments for housing activities designed to benefit low- and moderate- income persons. Funds may be used for the production, acquisition, or rehabilitation of housing. CHIP funds may also be used in conjunction with CDBG funds. Only cities and counties in Georgia that do not receive HOME funds directly from the U.S. Department of Housing and Urban Development may apply for these funds from DCA. CHIP funds are awarded through a competitive process one time each year. The CHIP program is designed to encourage private investment in housing. Competitive applications should demonstrate leveraging of private funds.

Contact: Office of Community Development at 404-679-3167 or by email at CHIP@dca.state.ga.us

Georgia Initiative for Community Housing



The Georgia Initiative for Community Housing is a three-year program of facilitated retreats, training, and technical assistance focused on helping communities create and launch a locally based plan to meet their housing needs. The program is a joint effort of DCA, the Georgia Municipal Association, and the University of Georgia's Housing and Demographics Research Center in

cooperation with its Implementation Partner, the Georgia Electric Membership Corporation. Five communities per year are selected through a competitive process to participate in the Initiative. Participating communities (1) create a community housing team, (2) develop new ideas about meeting local housing needs, (3) learn about approaches and available resources to meet housing needs, (4) produce a community housing plan, and (5) begin implementation of their plan. Funding is made possible, in part, through the sponsorship of the Georgia Power Company, USDA Rural Development, AGL Resources and the Wachovia Foundation. Applications for participation in the Initiative are accepted annually, generally in early summer.

Contact: Office of Special Housing Initiatives at 404-326-1048 or by email at communityhousing@dca.state.ga.us

Home Buyer Education/ Foreclosure Prevention



Using funding provided in part by a grant from the U.S. Department of Housing and Urban Development, DCA contracts with a state wide network of nonprofit counseling agencies to provide individual home buyer counseling services. The counseling is intended to enable each household to make informed decisions about purchasing a home, considering their own financial and personal situations, and to keep their homes once the purchase is complete. DCA also contracts with a number of nonprofit agencies to offer financial skills classes and home buyer education seminars to groups around the state. DCA's homeownership booklet, "A Home of Your Own," is an available resource for individuals preparing to purchase a home. DCA also offers HUD approved housing counseling certification training throughout the state, training to provide special "high cost home loan counseling" required under the Georgia Fair Lending Act, and technical assistance for city and county collaborations planning to offer Individual Development Account (IDA) programs.

This year we began offering counseling on foreclosure prevention which is funded by a grant from NeighborWorks Inc. Through our network of housing counseling agencies throughout the state, homeowners who are at risk of losing their homes to foreclosure can go to one of our housing counseling agencies and receive free assistance in reviewing their options for retaining their homes and avoiding foreclosure.

Contact: Office of Homeownership at 404-679-0624 or by email at housing@dca.state.ga.us

Georgia Dream Homeownership Program



DCA's Georgia Dream program provides affordable mortgage financing to low and moderate income Georgians for the purchase of a home. Georgia Dream's first mortgage provides low-interest rate mortgage financing for borrowers with moderate incomes and modest assets. Except for targeted rural counties and some urban census tracts, borrowers must be first-time home buyers. These

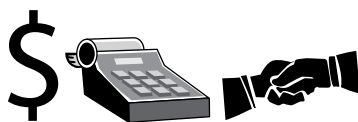
first mortgage loans are 30-year, fixed rate mortgages with interest rates that are lower than existing market rates. Loans are originated under conventional, FHA, VA, or USDA/Rural Development guidelines. Homes purchased under the program cannot exceed maximum sales price limits and must be the borrower's primary residence.

Georgia Dream's down payment loan provides interest free financing to help first-time home buyers with the required down payment, closing costs, and prepaid items associated with purchasing a home. These down payment loans are available in conjunction with Georgia Dream's first mortgage described above. The loans are made as delayed repayment-subordinate mortgage loans ranging from \$5,000 to \$20,000.

Application for Georgia Dream loans is made through a network of local Georgia Dream participating lenders throughout the state. To locate a Georgia Dream lender in your community or for current rates, visit www.dcaloans.com.

Contact: Office of Homeownership at 404-679-4847 or by email at housing@dca.state.ga.us

Georgia Dream Single Family Development Program



The Georgia Dream Single Family Development Program seeks to expand the supply of affordable single family housing and to increase homeownership opportunities for low and moderate income households. Nonprofit, for-profit, and local public housing authorities may develop new housing in subdivision style settings, rehabilitate vacant and dilapidated housing in established neighborhoods, or construct new housing on vacant lots in inner city communities. Resources are available as gap financing in the form of a Home Buyer Subsidy and/or a Development Subsidy.

Contact: Office of Special Housing Initiatives at 404-679-0680 or by email at nonprofithousing@dca.state.ga.us

Bond Allocation Program

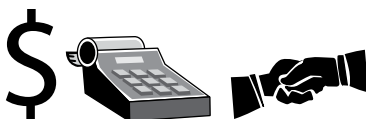


Federal tax law allows for tax-exempt government bonds to be issued for certain types of nongovernmental (i.e., private) activities. The advantage of this type of bond is that it provides lower interest financing for many kinds of projects. The amount of private-activity tax-exempt bonds available each year for all categories is limited. Allocating the use of these bonds is the responsibility of each state government. In Georgia, DCA is responsible for the administration of the Georgia Allocation System, through which eligible authorities receive authorization to issue bonds. There are several general categories of allowable use including housing, student loans, manufacturing, and exempt facilities. Bonds used for multifamily housing (rental developments) must set aside a portion of the units for low to moderate income families. Rental developments financed with these bonds may also be eligible for state and federal housing credits without having to compete in the annual tax credit application cycle.

Bonds used for homeownership must create cost-effective mortgages for first-time and moderate income home buyers.

Contact: Executive Office at 404-679-4943 or by email at bonds@dca.state.ga.us

HOME Rental Housing Loan Program



The HOME Rental Housing Loan Program provides loans to help develop affordable rental housing. Funded by a portion of Georgia's federal HOME grant, the program offers very low interest construction-to-permanent loans with flexible repayment terms, usually over 20 years. This program helps lower the loan payments, making reduced rents feasible. Owners agree to keep the property in good condition and rent the HOME-funded units to low income residents. Loan funds may be used for rehabilitation and new construction, or adaptive reuse of existing buildings for rental housing. The HOME loan program may be used independently or with tax credits, depending on economic feasibility and market conditions. The process for evaluating funding requests and awarding HOME funds can be found in the State of Georgia's Qualified Allocation Plan (QAP).

Contact: Office of Affordable Housing at 404-679-0670 or by email at rentalhousing@dca.state.ga.us

Housing Tax Credit Program



The Housing Tax Credit Program provides a 10-year federal and state tax incentive to attract private investment for the development of affordable rental housing. The money raised by the sale of the tax credits reduces the size of the mortgage needed for the development, making reduced rents feasible. Owners agree to keep the property in good condition and rent a portion or all of the units to low income residents for at least 15 years. DCA encourages mixed-income developments and those that support local community development objectives. The annual application process for the credits is very competitive. A percentage of the tax credits are set aside for qualified nonprofit organizations. Tax credits are also available on a non-competitive basis for multifamily residential developments financed with tax-exempt private activity bonds. Eligible activities include acquisition and/or substantial rehabilitation of existing rental housing and new construction. The process for evaluating funding requests and awarding tax credits can be found in the State of Georgia's Qualified Allocation Plan (QAP).

Contact: Office of Affordable Housing at 404-679-0670 or by email at rentalhousing@dca.state.ga.us

Housing Choice Voucher Program



The Housing Choice Voucher Program is funded by the U.S. Department of Housing and Urban Development. The program assists low and very low income individuals and families rent safe, decent and sanitary dwelling units in the private rental housing market. DCA determines if a family is eligible to participate in the program. Families who participate in the program pay a percentage of their monthly income as their portion of the monthly rent and utilities. DCA pays the remainder of the rent directly to the landlord. There are program requirements regarding the maximum rent allowable and the quality of the rental unit. There is typically a waiting list for this program. DCA's rental assistance offices are located in Albany, Athens, Carrollton, Eastman, and Waycross. DCA administers the program in 149 of Georgia's 159 counties. The remaining 10 counties are served by local agencies.

Contact: Office of Rental Assistance at 404-327-7912 or toll free 888-858-6085 or by email at Section8@dca.state.ga.us

Landlord Tenant Hotline and Handbook



Under contract to DCA, Georgia Legal Services provides answers to frequently asked questions from both renters and landlords. Even experienced property owners often need to know more about their rights and responsibilities under Georgia law. Tenants often need help understanding lease provisions or how to handle unusual situations. Information can be obtained by calling the Hotline or going online to read the Handbook at the DCA website at: <http://www.dca.state.ga.us/housing/HousingDevelopment/programs/downloads/FAQHANDB-PgNo.pdf>.

Contact: Georgia Landlord-Tenant Hotline at 1-800-369-4706.

GeorgiaHousingSearch.org



The GeorgiaHousingSearch.org website provides the central bridge needed to match individuals and families seeking affordable rental housing options with units available for rent in the marketplace. Landlords and owners of rental properties can advertise the availability of units free of charge and can highlight important features about their properties, including rent ranges, bedrooms, accessibility features, access to public transportation and other amenities. Families seeking housing can search this database based on their family's needs, preview each property and directly contact the property manager/owner through a convenient email link.

Contact: www.GeorgiaHousingSearch.org

CHDO Qualification



The HOME Program requires DCA to set aside 15 percent of its federal HOME allocation for use by community housing development organizations (CHDOs) to own, develop or sponsor affordable housing. DCA annually qualifies those interested nonprofits for CHDO eligibility. Among other criteria, organizations must have the provision of affordable housing as a central mission, include representation from the low income community on the governing board, and have a record of service to the community for at least one year.

Contact: Office of Special Housing Initiatives at 404-679-5271 or by email at nonprofithousing@dca.state.ga.us

CHDO Operating Assistance Program



The CHDO Operating Assistance Program (COAP) provides qualified state designated Community Housing Development Organizations (CHDOs) with up to \$45,000 annually to maintain their operation and to develop their capacity to implement HOME-funded CHDO activities. COAP grants may be used for expenses such as salaries, wages, benefits, and other employee compensation; employee education, training and travel; rent and utilities; communication costs; and equipment, materials and supplies. All activities funded under this grant must be linked to deficiencies identified by the organization in their completed Capacity Assessment Tool.

Contact: Office of Special Housing Initiatives at 404-327-6881 or by email at nonprofithousing@dca.state.ga.us

HOME CHDO Predevelopment Loan Program



The HOME CHDO Predevelopment Loan Program provides interest free loans for up to 24 months to nonprofit organizations that have been designated by DCA as Community Housing Development Organizations (CHDOs). This HOME-funded program was created for CHDOs that plan to develop new or rehabilitated rental housing for low and very low income tenants through DCA's HOME Rental Housing Loan or Permanent Supportive Housing programs or to construct new or to rehabilitate single family housing for sale to low and moderate income home buyers through DCA's Georgia Dream Single Family Development Program. Up to \$30,000 in funds may be used for costs associated with market studies, title search, environmental review, appraisals, and other predevelopment activities.

Contact: Office of Special Housing Initiatives at 404-327-6897 or by email at nonprofithousing@dca.state.ga.us

Emergency Shelter Grant Program



The Emergency Shelter Grant Program provides grant funds to nonprofit organizations and local governments from the State Housing Trust Fund for the Homeless Commission and Emergency Shelter Grants Program funds allocated to the state by the U.S. Department of Housing and Urban Development. Grant funds must be used to provide shelter and essential services to homeless persons. Eligible activities include emergency shelter and essential services for the homeless, transitional housing, housing support specialists, homeless prevention programs, acquisition, construction, and/or renovation of facilities that serve the homeless persons, and technical assistance to organizations involved in these activities. General funding limits are set for each of the authorized activities. Applicants are typically expected to provide 60 percent of the cost of each activity. A 25 percent matching share is expected for participation in the facility development program. Most of the funds are allocated in a one time per year application process. Some funds are retained for allocations to meet urgent needs as they arise during the year.

Contact: State Housing Trust Fund for the Homeless at 404-679-4942 or by email at HomelessPrograms@dca.state.ga.us

Home Access



The Home Access Program provides grant funding through Contract Administrators to provide accessibility improvements at owner-occupied homes in which an individual with a disability resides and utilizes as their primary residence. Funds may be used to complete any of the following activities: widening of interior and exterior doorways, construction of wheelchair ramps, bathroom retrofitting, installations of chair or porch lifts, accessibility improvements to kitchens, lowering of closet shelves, and installation of visual aids and/or audible alarms. Contract Administrators participating in the program are responsible for the administrative coordination and oversight associated with the program. The Home Access grant funds are available on a per project basis and have a maximum allowable project amount of \$15,000. Homeowners interested in the program may access the list of DCA approved Contract Administrators at www.dca.state.ga.us and contact them directly for services.

Contact: Office of Special Housing Initiatives at 404-327-6864 or by email at specialneedshousing@dca.state.ga.us

Housing Opportunities for Persons with AIDS

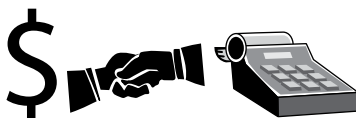


The Housing Opportunities for Persons with AIDS (HOPWA) program is designed to provide housing and supportive services to low-income persons with HIV-

related needs. Local governments and nonprofit organizations in the 127 Georgia counties outside the Atlanta and Augusta MSAs are eligible to apply for these federal grant funds. Funds may be used for housing, information about housing and fair housing, rental assistance, homelessness prevention, general case management, housing operating subsidies, technical assistance, and supportive services such as physical health, mental health, nutritional assistance, day care, and personal assistance. Development activities may also be funded through this program and can include acquisition, new construction and/or rehabilitation. Funds are generally allocated during a once a year application process. Any applications received after the deadline are processed on a funds available basis.

Contact: State Housing Trust Fund for the Homeless at 404-679-0651 or by email at HOPWA@dca.state.ga.us

Permanent Supportive Housing Program



The Permanent Supportive Housing Program helps for-profit and nonprofit organizations provide quality affordable rental housing with supportive services to targeted homeless populations. The program couples the state's federal HOME funds with monies from the State Housing Trust Fund for the Homeless to offer construction-to-permanent loans. If the development is located within DCA's Housing Choice Voucher Program service area, DCA will also provide project-based rental assistance vouchers to increase affordability for targeted homeless populations. Applications may be received at any time during the year on a first-come, first-served basis. Funds may be used for acquisition, rehabilitation, new construction, or adaptive reuse of existing buildings for rental housing.

Contact: Office of Special Housing Initiatives at 404-327-6881 or by email at specialneedshousing@dca.state.ga.us

Shelter Plus Care Program



The Shelter Plus Care (S+C) Program provides affordable permanent housing with supportive services for homeless people with disabilities and their families. Generally, the individuals served by this program have disabilities associated with mental illness, addiction disorders, and/or HIV/AIDS. The program offers an opportunity to gain stable living conditions in addition to supportive services which aid in stabilizing their disabilities. The U.S. Department of Housing and Urban Development funds the rental assistance portion of the Shelter Plus Care program. The supportive services, most frequently funded through the Georgia Department of Human Resources, are provided by the Grantee. Annual applications for the Shelter Plus Care funds are submitted through the HUD Homeless Continuum of Care Planning and Application process. Contact DCA to determine the appropriate continuum of care for your proposal.

Contact: State Housing Trust Fund for the Homeless at 404-679-3170 or by email at ShelterCare@dca.state.ga.us

NOTES:

[illegible]



60 Executive Park South, NE • Atlanta, GA 30329-2231
404-679-4840 • 800-359-4663 • www.dca.state.ga.us

If you are an individual with a disability and would like to receive this publication in an alternative format, please contact the Georgia Department of Community Affairs at 800-736-1155 (TDD) or 800-359-4663



Printed on recycled paper

